

NOV 20 2007

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Aravinda KORALA

Serial No.: 09/646,796

Filed: November 21, 2000

Art Unit: 3624

Examiner: Lalita HAMILTON

For: **APPARATUS AND METHOD FOR
PROVIDING TRANSACTION SERVICES**Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450**AMENDMENT UNDER 37 CFR 1.116**

Sir:

In response to the final Office Action dated March 8, 2007, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims that begins on page 3 of this paper.

Remarks begin on page 17 of this paper.